

The complaint

Mr V and Mrs V complain about how Lloyds Bank General Insurance Limited (“Lloyds”) handled a claim for a damaged computer under their home contents insurance policy. When I mention Lloyds I also mean its repairers and suppliers.

What happened

In October 2024, Mr V and Mrs V’s computer was damaged.

They contacted Lloyds and made a claim.

Their computer was taken to be assessed and Lloyds thought it would be beyond economical repair and would be written off and replaced.

But the replacement was out of stock, and general price increases meant that it was now economically able to repair the computer.

It asked Mr V and Mrs V to pay the excess, but they didn’t do this for about three months.

When it was paid, Lloyds repaired the computer and returned it to them, but without the power cable. Mr V and Mrs V complained, and a replacement cable was sent a week later.

They complained to Lloyds and it apologised for its mistake not sending the cable back.

As Mr V and Mrs V remained unhappy, they brought their complaint to this service. They ask for compensation.

Our investigator looked into their complaint and thought Lloyds’ apology was fair and appropriate.

Mr V and Mrs V didn’t agree with the view. They asked about whether they’d be compensated for taking two days off work to receive their power cable back. They asked that their complaint was reviewed by an ombudsman, so it’s been passed to me to make a decision.

What I’ve decided – and why

I’ve considered all the available evidence and arguments to decide what’s fair and reasonable in the circumstances of this complaint.

Having done so, I’m not going to uphold his complaint.

I can see from the file that Mr V and Mrs V reported the damage on 21 October 2024.

Lloyds has confirmed it contacted them and asked them to pay their excess on 8 November, so about 17 days had passed.

During this time, the computer had been collected, assessed as a write-off and a proposed

replacement decided on. But it was out of stock, and the only available similar model was more expensive. What this meant to Lloyds was that Mr V and Mrs V's computer fell back into their repairable criterion.

I don't think 17 days is an excessive time for these activities to have taken place, although I can see from their evidence that Mr V and Mrs V weren't able to access their online banking and were caused some inconvenience.

Lloyds wrote to them to ask them to pay their excess, but they didn't. I've seen evidence of the email, phone call and follow up SMS sent by Lloyds. Lloyds then chased this up in January, and Mr V and Mrs V paid in February as I've mentioned above.

I don't doubt Mr V and Mrs V feel they have been inconvenienced here, but I can't reasonably say Lloyds acted unfairly.

When the computer was returned to them, Mr V and Mrs V say they took two days off work twice for the delivery of the computer, and then a week later for the power cable. Again, I can understand this caused some inconvenience to them, but couriers typically offer options for delivery and I can't see Mr V and Mrs V availed themselves of these options.

Their key frustration seems to relate to the power cable taking a further week to return to them, even though Lloyds said it would return it quicker.

I think it's fair I say that Lloyds caused some additional frustration for Mr V and Mrs V here, but given they had taken three months to pay their excess, I can't fairly say that Lloyds delaying that part by one week is sufficient for me to say that they should be awarded compensation.

I can see Lloyds has apologised to them for this slight delay, and I think that its response is fair and reasonable in all the circumstances.

My final decision

It's my final decision that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr V and Mrs V to accept or reject my decision before 9 March 2026.

Richard Sowden
Ombudsman